

**At a meeting of the Board of Fire Commissioners, holden within and for the Fire District on Monday March 10, 2014 at the fire station on 3502 Mendon Road at 7:00PM, the following were present:**

**Ronald Champagne, Chairman**

**Arthur Colwell**

**Robert Ballarino**

**Donna Aguilera**

**Scott DiChristofero**

- Chief's Report for January & February received and filed.**
- Tax Collector's report for January & February received and filed**
- Financial statement for January & February received and filed**
- Commissioner's report for January & February received and filed**

**On a motion to pay bills for January & February by Donna Aguilera and Scott DiChristofero, it was so voted.**

**On a motion to accept last month minutes by Robert Ballarino and Donna Aguilera, it was so voted.**

**COMMUNICATIONS:** A letter from Michael Spaziani, Chairman of the Cumberland Fire District Transitional Committee was received and filed.

**OLD BUSINESS: Merger:** The Chairman and the Chief provided an update to the Board regarding the February meeting of the Cumberland Fire District Transitional Committee.

**The Chiefs & Deputies met with the Chairman of the consolidation committee regarding the organizational chart of the consolidated**

department and that more discussion was held. The Chief said the committee was making small strides in advancement of any plan for consolidation. The next meeting is March 24, 2014.

Mr Spaziani suggested to hire a manager to help out the consolidation committee. This would cost each district approximately \$10,000.00 and this manager would work on contracts, pensions, etc. Chief Finlay and Chairman Champagne thought this should be resolved without hiring a manager.

**HEALTH CARE:** The Chairman reported that he has finalized the health care coverage with the firefighters in accordance with the collective bargaining agreement beginning November 1, 2014.

The chairman reported it had been planned to move the firefighters from Vantage Blue 500/1000 to HealthMate Coast to Coast 2000/4000 with the District paying the full deductible via Health Reimbursement Account (HRA).

He reported that HealthMate was no longer an option, the fire-fighters will continue to have Vantage Blue coverage with \$2,000/\$4000 deductibles instead of \$500/\$1000. The HRA has been set-up in conjunction with Blue Cross and London Health Administrators.

On a motion to approve Vantage Blue \$2000/\$4000 deductible and HRA by Arthur Colwell and seconded by Donna Aguilera, it was so voted.

#### **HEALTH CARE RETIREES 65+ YEARS OF AGE**

The chairman informed the board that there is a cost savings for health coverage for those members who are 65 and older. The chairman explained that under Rhode Island General Laws 28-54-1

**Medicare enrollment that the district can require the retirees (65+) as a condition of receiving or continuing to receive retirement payments and health benefits to enroll in Medicare as soon as they are eligible. Once a retiree reaches age 65 Medicare Part A is provided for free. Retirees may sign-up for Part B at a cost to them. By having full medical coverage provided by the District retirees choose not to purchase Medicare Part B. By doing so our Blue Cross coverage becomes primary. By having the retirees purchase Part B, Part A & B become the primary coverage and “GAP” insurance which is much cheaper to purchase becomes secondary.**

**As a result of changing these retirees to “GAP” insurance namely BlueChip for Medicare Group Preferred Unlimited the monthly cost per retiree is \$272.00 vs \$1094.34. The district would also reimburse the retiree for the cost of Part B via the HRA. Another advantage is that the “GAP” insurance also includes dental coverage. (Dental coverage is provided to Chief Swiech (ret.) in accordance to his employment agreement at the time of his retirement).**

**The chairman also reported that he would have liked to see all 4 district as one group.**

**On a motion to approve that the retirees 65 year of age and over and those who have the benefit of lifetime medical upon turning 65 must enroll in Medicare in accordance with 28-54-1 RIGL by Robert Ballarino and seconded by Donna Aguilera, it was so voted.**

**Motion to adjourn at 7:45PM by Donna Aguilera and seconded by Robert Ballarino, it was so voted.**

**District Clerk**  
**Diane Lemire**